ALTER, GOLDMAN & BRESCIA, LLP Attorneys for Defendants Joseph D. Grippi and Angela A. Grippi 550 Mamaroneck Avenue Harrison, New York 10528 (914) 670-0030

| UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YO | RK | |
|--|-----------|--|
| UNITED STATES OF AMERICA, | | |
| Pla | aintiffs. | |

-against-

JOSEPH D. GRIPPI, ANGELA A. GRIPPI, SOVEREIGN BANK, JP MORGAN CAHSE BANK, NEW YORK STATE TAX COMMISSION, JOHN DOES NUMBERS 1 to 10 (Persons or Entities with an Interest in the Property Described Herein),

RESPONSE TO VERIFIED ANSWER AND CROSS-CLAIMS

Case No.: 08 cv 01874

Defendants.

JOSEPH D. GRIPPI and ANGELA A. GRIPPI, (hereinafter "Grippi"), by their attorneys Alter, Goldman & Brescia, LLP hereby respond to the following verified answer with crossclaims as follows:

- 1. Grippi denies information sufficient to form a belief as to the truth or veracity of the allegations contained in Paragraph "23" of the Cross-Claim.
- 2. Grippi denies the allegations contained in Paragraphs "24", "25" and "26" of the Cross-Claim.
- 3. Grippi denies information sufficient to form a belief as to the truth or veracity of the allegations contained in Paragraph "27" of the Cross-Claim.
 - 4. Grippi denies the allegations contained in Paragraph "28" of the Cross-Claim.

WHEREFORE, Grippi demands that the Cross-Claims against them asserted by Defendant JP Morgan Chase Bank, N.A., be denied in full and further request such other and further relief as to the Court may seem just and proper.

Dated: August 11, 2008 Harrison, New York

Yours, etc.

ALTER, GOLDMAN & BRESCIA, LLP

By:___/s/Bruce R. Alter__

Bruce R. Alter, Esq. (BA-0501) Attorneys for Defendants Joseph D. Grippi and Angela A. Grippi 550 Mamaroneck Avenue, Suite 510 Harrison, NY 10601 (914) 670-0030

To: Stephen E. Zaino, Esq.
Pittoni, Bonchonsky & Zaino, LLP
Attorneys for Defendant
JP Morgan Chase Bank, N.A.,
226 Seventh Street, Suite 200
Garden City, NY 11530
(516) 248-5400

Michael J. Garcia United States Attorney for the Southern District of New York By: Li Yu, Esq., Assistant U.S. Attorney Attorneys for Plaintiff 86 Chambers Street New York, NY 10007 (212) 637-2734

| ALTER, GOLDMAN & BRESCIA, LLP Attorneys for Defendants | |
|--|----------------------|
| Joseph D. Grippi and Angela A. Grippi | |
| 550 Mamaroneck Avenue | |
| Harrison, New York 10528 | |
| (914) 670-0030 | |
| UNITED STATES DISTRICT COURT | |
| SOUTHERN DISTRICT OF NEW YORK | |
| X | |
| UNITED STATES OF AMERICA, | |
| Plaintiff, | ECF Case |
| -V- | 08 CV 01874 |
| JOSEPH D. GRIPPI, ANGELA A. GRIPPI, | 00 C V 01074 |
| SOVEREIGN BANK, JP MORGAN CHASE BANK, | AFFIDAVIT OF SERVICE |
| NEW YORK STATE TAX COMMISSION, JOHN | |
| DOES NUMBERS 1 to 10 (Persons or Entities with an | |
| Interest in the Property Herein), | |
| Defendants. | |
| X STATE OF NEW YORK) | |
| SS: | |
| COUNTY OF WESTCHESTER) | |
| | |

Laura Watkins being duly sworn deposes and says:

I am not a party to the action, am over 18 years of age and reside in Harrison, New York. On the 11th day of August, 2008, I served an Response to Verified Answer and Cross-Claims via first class mail by depositing a true copy thereof properly addressed in a post-paid wrapper, in an official depository under the exclusive care and custody of the United States Postal Service upon:

Michael J. Garcia United States Attorney for the Southern District of New York By: Li Yu Assistant United States Attorney 86 Chambers Street, Third Floor New York, NY 10007 Stephen E. Zaino, Esq. Pittoni, Bonchonsky & Zaino, LLP Attorneys for Defendant JP Morgan Chase Bank, N.A., 226 Seventh Street, Suite 200 Garden City, NY 11530

/s/ Laura Watkins
Laura Watkins

Sworn to before me this 11th day of August, 2008

/s/ Dana P. Brescia

Dana P. Brescia Notary Public, State of New York No. 02BR6056891 Qualified in Westchester County Commission Expires 4/2/2011